



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 29 May 2020



Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Year	Inception		6 Months	1 Year	5 Year	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	-19.63%	-19.17%	1.11%	9.46%	Nifty 50	-20.54%	-19.65%	2.58%	6.50%
EQUITY TOP 250	Equity Fund	20-Jul-11	-19.24%	-17.17%	2.16%	9.29%	Nifty 200	-20.21%	-19.66%	2.44%	6.42%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-21.54%	-21.31%	NA	2.68%	Nifty 50	-20.54%	-19.65%	NA	6.15%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-12.47%	-12.95%	NA	0.29%	Nifty Midcap 100 Index	-22.93%	-26.09%	NA	-4.27%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-17.09%	-15.39%	NA	-15.39%	Nifty 50	-20.54%	-19.65%	NA	-19.65%
BOND FUND	Debt Fund	28-Jul-11	7.38%	9.94%	8.34%	9.02%	CRISIL Short Term Bond Fund Index	5.10%	10.44%	8.38%	8.72%
GROUP BOND FUND	Debt Fund	25-Jan-13	7.75%	9.86%	8.91%	9.42%	CRISIL Composite Bond Fund Index	6.75%	13.03%	9.14%	9.02%
PENSION SECURE FUND	Debt Fund	04-Feb-16	7.20%	8.83%	NA	9.04%	CRISIL Composite Bond Fund Index	6.75%	13.03%	NA	9.42%
MONEY MARKET FUND	Debt Fund	25-Aug-11	6.06%	6.95%	7.66%	8.33%	CRISIL Liquid Fund Index	2.75%	6.01%	7.10%	7.85%
GILT FUND	Debt Fund	13-Jun-19	11.00%	NA	NA	20.39%	CRISIL 10 Year Gilt Index	6.53%	NA	NA	12.57%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	1.18%	2.12%	6.77%	9.26%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.28%	6.36%	8.08%	8.75%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-4.68%	-2.93%	5.71%	9.63%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-4.21%	-0.28%	6.88%	8.34%
MANAGED FUND	Hybrid Fund	03-Aug-11	-0.88%	1.03%	6.57%	9.77%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-1.47%	3.04%	7.50%	8.70%
PE BASED FUND	Hybrid Fund	22-Jul-11	-8.28%	-8.12%	3.89%	9.04%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-8.96%	-6.21%	5.57%	7.71%

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

May 2020



Fund Details

Investment Objective: To provide high equity exposure targeting higher returns in the long term.

Inception Date
28-Jul-2011

NAV as on 29-05-20
Rs. 22.2369

AUM as on 29-05-20
Rs. 215.98 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 9 | Debt - 0 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-19.63%	-20.54%
1 Year	-19.17%	-19.65%
5 year	1.11%	2.58%
Inception	9.46%	6.50%

Benchmark: Nifty 50

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	94%	202.53
Debt and Money market	0%	40%	6%	13.45

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	21.30%
Computer Programming, Consultancy And Related Activities	12.48%
Mutual Fund	10.03%
Manufacture Of Coke And Refined Petroleum Products	7.90%
Manufacture Of Chemicals And Chemical Products	8.01%
Infrastructure	6.54%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.46%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.75%
Manufacture Of Tobacco Products	3.72%
Manufacture Of Food Products	2.56%
Others	19.26%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	0.73%
Equity	
Reliance Industries Ltd	6.56%
Housing Development Finance Corporation Ltd	6.18%
Nippon India ETF Bank Bees	5.84%
Infosys Ltd	5.41%
Tata Consultancy Services Ltd	4.42%
Kotak Banking ETF - Dividend Payout Option	4.19%
HDFC Bank Ltd	3.94%
Hindustan Unilever Ltd	3.72%
ITC Ltd	3.72%
Bharti Airtel Ltd	2.67%
MMI	5.50%

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

May 2020



Fund Details

Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)

Inception Date
28-Jul-2011

NAV as on 29-05-20
Rs. 21.9881

AUM as on 29-05-20
Rs. 189.25 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 | Balanced - 0

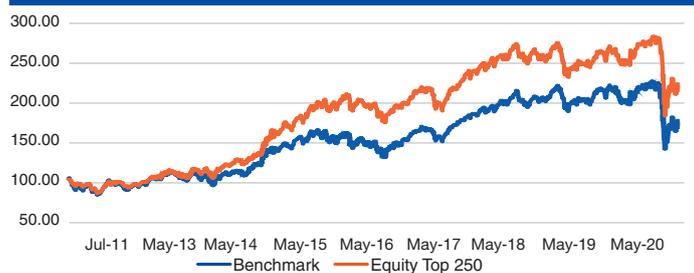
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-19.24%	-20.21%
1 Year	-17.17%	-19.66%
5 year	2.16%	2.44%
Inception	9.29%	6.42%

Benchmark: Nifty 200

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	94%	177.24
Debt and Money market	0%	40%	6%	12.01

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	19.09%
Manufacture Of Chemicals And Chemical Products	10.54%
Mutual Fund	10.41%
Computer Programming, Consultancy And Related Activities	9.71%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.71%
Infrastructure	7.04%
Manufacture Of Coke And Refined Petroleum Products	5.15%
Manufacture Of Tobacco Products	4.67%
Manufacture Of Food Products	4.00%
Manufacture Of Other Non-metallic Mineral Products	2.47%
Others	19.20%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	1.72%
Equity	
Nippon India ETF Bank Bees	5.34%
Reliance Industries Ltd	5.15%
Kotak Banking ETF - Dividend Payout Option	5.01%
ITC Ltd	4.67%
Housing Development Finance Corporation Ltd	3.23%
Hindustan Unilever Ltd	3.21%
Infosys Ltd	2.94%
HCL Technologies Ltd	2.88%
The Ramco Cements Ltd	2.47%
ICICI Lombard General Insurance Company Limited	2.02%
MMI	4.62%

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

May 2020



Fund Details

Investment Objective: To provide high equity exposure targeting higher returns in the long term.

Inception Date
04-Feb-2016

NAV as on 29-05-20
Rs. 11.2105

AUM as on 29-05-20
Rs. 14.55 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-21.54%	-20.54%
1 Year	-21.31%	-19.65%
5 year	NA	NA
Inception	2.68%	6.15%

Benchmark: Nifty 50

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	14.07
Debt Instruments	0%	40%	0%	0.00
Money Market Instruments	0%	40%	3%	0.48

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.26%
Computer Programming, Consultancy And Related Activities	14.16%
Mutual Fund	13.40%
Manufacture Of Chemicals And Chemical Products	9.71%
Manufacture Of Tobacco Products	7.52%
Manufacture Of Coke And Refined Petroleum Products	7.37%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.35%
Civil Engineering	2.37%
Infrastructure	2.26%
Manufacture Of Food Products	2.19%
Others	13.42%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
ITC Ltd	7.52%
Reliance Industries Ltd	7.37%
Nippon India ETF Bank Bees	6.72%
Kotak Banking ETF - Dividend Payout Option	6.68%
Housing Development Finance Corporation Ltd	6.47%
Infosys Ltd	5.65%
Hindustan Unilever Ltd	5.18%
HCL Technologies Ltd	3.76%
Tata Consultancy Services Ltd	3.01%
HDFC Bank Ltd	2.60%
MMI	3.30%

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

May 2020



Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

Inception Date
31-May-2019

NAV as on 29-05-20
Rs. 8.4607

AUM as on 29-05-20
Rs. 5.58 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-17.09%	-20.54%
1 Year	-15.39%	-19.65%
5 year	NA	NA
Inception	-15.39%	-19.65%

Benchmark: Nifty 50

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	91%	5.09
Debt and Money market	0%	40%	9%	0.49

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	20.15%
Mutual Fund	13.90%
Computer Programming, Consultancy And Related Activities	13.30%
Infrastructure	6.65%
Manufacture Of Coke And Refined Petroleum Products	6.29%
Manufacture Of Chemicals And Chemical Products	5.91%
Manufacture Of Tobacco Products	4.14%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.77%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.25%
Civil Engineering	2.77%
Others	19.88%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Growth @ Rs 100

Inception Date as on 31-May-2019

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Housing Development Finance Corporation Ltd	6.85%
Infosys Ltd	5.92%
Reliance Industries Ltd	5.09%
Nippon India ETF Bank Bees	5.03%
Kotak Banking ETF - Dividend Payout Option	5.00%
Tata Consultancy Services Ltd	4.83%
ITC Ltd	4.14%
HDFC Bank Ltd	3.89%
Kotak Mahindra Mutual Fund-kotak Nifty ETF	3.87%
Hindustan Unilever Ltd	3.52%
MMI	8.70%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

May 2020

Fund Details

Investment Objective: This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

Inception Date
17-Jan-2017

NAV as on 29-05-20
Rs. 10.0969

AUM as on 29-05-20
Rs. 96.35 crore

Fund Manager
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-12.47%	-22.93%
1 Year	-12.95%	-26.09%
5 year	NA	NA
Inception	0.29%	-4.27%

Benchmark: Nifty Midcap 100 Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	95.64%	92.14
Debt Instruments	0%	20%	0.93%	0.90
Money Market Instruments	0%	20%	3.43%	3.30

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

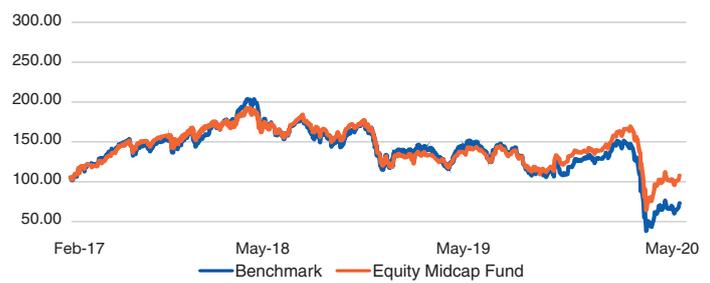
**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	15.61%
Manufacture Of Chemicals And Chemical Products	14.51%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	12.57%
Infrastructure	7.69%
Manufacture Of Electrical Equipment	7.33%
Manufacture Of Rubber And Plastics Products	4.95%
Manufacture Of Food Products	2.84%
Retail Trade, Except Of Motor Vehicles And Motorcycles	2.79%
Manufacture Of Machinery And Equipment N.E.C.	2.69%
Manufacture Of Leather And Related Products	2.66%
Others	26.37%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Growth @ Rs 100



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	0.93%
Equity	
City Union Bank Ltd	3.18%
Balkrishna Industries Ltd	2.88%
Manappuram Finance Ltd	2.49%
Torrent Pharmaceuticals Ltd	2.38%
IPCA Laboratories Ltd	2.37%
Aarti Industries Ltd.	2.27%
Muthoot Finance	2.24%
Coromandel International Ltd	2.16%
Indraprastha Gas Ltd	2.07%
PI Industries Limited	2.02%
MMI	3.43%

Bond Fund

ULIF00317/08/11BONDFUND147

May 2020

Fund Details

Investment Objective: To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Inception Date
28-Jul-2011

NAV as on 29-05-20
Rs. 21.4671

AUM as on 29-05-20
Rs. 61.42 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.38%	5.10%
1 Year	9.94%	10.44%
5 year	8.34%	8.38%
Inception	9.02%	8.72%

Portfolio Duration 2.23 1.96

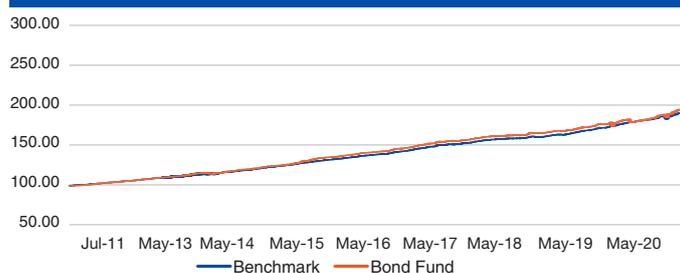
Portfolio Yield 4.43 6.64

Benchmark: CRISIL Short Term Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Growth @ Rs 100



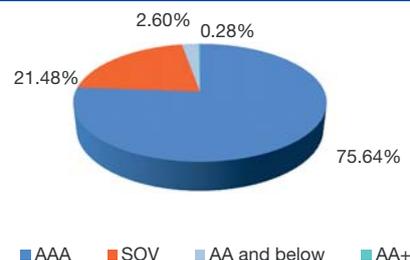
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	61.42

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	9.37%
Indian Railway Finance Corporation Ltd	9.21%
NTPC Ltd	8.40%
LIC Housing Finance Ltd	8.39%
Sundaram Finance Ltd	7.73%
SBI Cards And Payment Services Limited	7.56%
Rural Electrification Corporation Ltd	7.10%
IDFC Cash Fund -direct Plan -growth	6.06%
Housing Development Finance Corporation Ltd	5.86%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.05%
G-sec	
Government Of India	19.12%
MMI	
	4.91%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	25.59%
Government	19.12%
Financial And Insurance Activities	18.75%
Housing Finance Companies	14.25%
Manufacture Of Coke And Refined Petroleum Products	9.37%
Mutual Fund	7.12%
Programming And Broadcasting Activities	0.91%
Others	4.91%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Bond Fund

ULGF00305/09/11GFBOND147

May 2020



Fund Details

Investment Objective: To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Inception Date
25-Jan-2013

NAV as on 29-05-20
Rs. 19.3677

AUM as on 29-05-20
Rs. 16.07 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

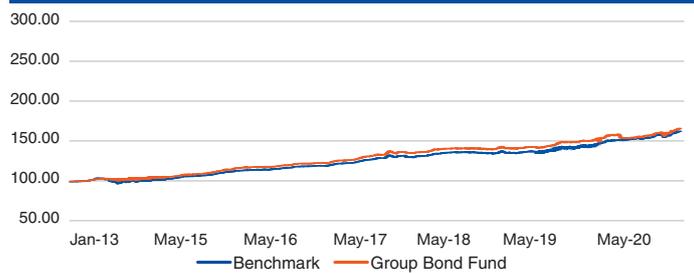
Period	Fund Return	Benchmark
6 Months	7.75%	6.75%
1 Year	9.86%	13.03%
5 year	8.91%	9.14%
Inception	9.42%	9.02%
Portfolio Duration	5.05	5.05
Portfolio Yield	6.02	6.80

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Growth @ Rs 100



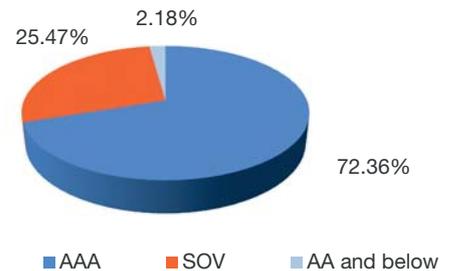
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.07

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	9.53%
NTPC Ltd	9.00%
Reliance Industries Ltd	8.98%
SBI Cards And Payment Services Limited	7.88%
Sundaram Finance Ltd	7.87%
LIC Housing Finance Ltd	7.86%
Rural Electrification Corporation Ltd	5.86%
Housing Development Finance Corporation Ltd	3.92%
Union Bank Of India	1.56%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.53%
G-sec	
Government Of India	24.17%
Food Corporation Of India	3.29%
MMI	
	5.84%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	24.39%
Government	24.17%
Financial And Insurance Activities	19.05%
Housing Finance Companies	11.78%
Manufacture Of Coke And Refined Petroleum Products	8.98%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	3.29%
Mutual Fund	1.53%
Programming And Broadcasting Activities	0.98%
Others	5.84%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

May 2020



Fund Details

Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

Inception Date
04-Feb-2016

NAV as on 29-05-20
Rs. 14.5284

AUM as on 29-05-20
Rs. 6.37 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

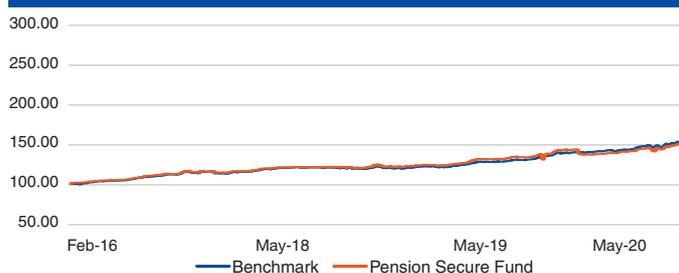
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.20%	6.75%
1 Year	8.83%	13.03%
5 year	NA	NA
Inception	9.04%	9.42%
Portfolio Duration	4.96	5.05
Portfolio Yield	5.80	6.80

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Growth @ Rs 100



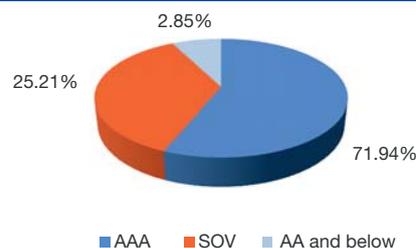
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	89.45%	5.70
Money Market Instruments	0%	60%	10.55%	0.67

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	8.88%
Indian Railway Finance Corporation Ltd	8.32%
Sundaram Finance Ltd	8.27%
LIC Housing Finance Ltd	8.26%
Rural Electrification Corporation Ltd	6.76%
SBI Cards And Payment Services Limited	6.62%
Housing Development Finance Corporation Ltd	4.96%
EXIM Bank	1.65%
Dewan Housing Finance Corporation Ltd	1.57%
Zee Entertainment Enterprises Ltd	1.21%
G-sec	
Government Of India	24.65%
Food Corporation Of India	8.30%
MMI	
	10.55%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	24.65%
Financial And Insurance Activities	18.12%
Infrastructure	15.08%
Housing Finance Companies	13.22%
Manufacture Of Coke And Refined Petroleum Products	8.88%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	8.30%
Programming And Broadcasting Activities	1.21%
Others	10.55%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Money Market Fund

ULIF00425/08/11MONEYMARKET147

May 2020

Fund Details

Investment Objective: To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Inception Date
25-Aug-2011

NAV as on 29-05-20
Rs. 20.1613

AUM as on 29-05-20
Rs. 5.09 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

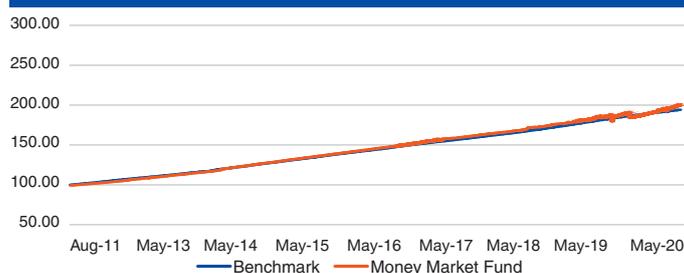
Period	Fund Return	Benchmark
6 Months	6.06%	2.75%
1 Year	6.95%	6.01%
5 year	7.66%	7.10%
Inception	8.33%	7.85%
Portfolio Duration	0.89	0.09
Portfolio Yield	4.99	5.01

Benchmark: CRISIL Liquid Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Growth @ Rs 100



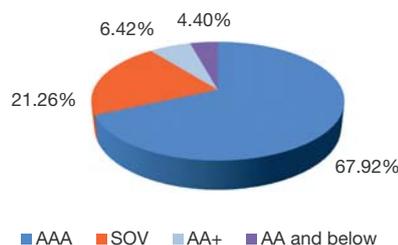
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.09

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	8.52%
Sundaram Finance Ltd	8.29%
LIC Housing Finance Ltd	8.10%
Indian Railway Finance Corporation Ltd	8.01%
Rural Electrification Corporation Ltd	6.22%
Housing Development Finance Corporation Ltd	6.01%
Shriram Transport Finance Company Ltd	5.94%
SBI Cards And Payment Services Limited	4.15%
IDFC Cash Fund -direct Plan -growth	3.96%
Muthoot Finance	2.95%
G-sec	
Government Of India	19.67%
MMI	15.69%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.71%
Government	19.67%
Infrastructure	14.22%
Housing Finance Companies	14.11%
Manufacture Of Coke And Refined Petroleum Products	8.52%
Mutual Fund	3.96%
Programming And Broadcasting Activities	1.12%
Others	15.69%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details

Investment Objective: To generate income and capital appreciation through investments predominantly in Government securities

Inception Date
13-Jun-2019

NAV as on 29-05-20
Rs. 12.0392

AUM as on 29-05-20
Rs. 1.03 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	11.00%	6.53%
1 Year	20.39%	13.02%
5 year	NA	NA
Inception	20.39%	12.57%
Portfolio Duration	6.99	6.99
Portfolio Yield	6.15	6.11

Benchmark: CRISIL 10 Year Gilt Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Growth @ Rs 100

Inception Date as on 13-Jun-2019

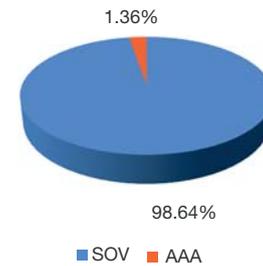
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	96.04%	0.99
Money market Instruments	NIL	40%	3.96%	0.04

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
G-Sec	
Government Of India	96.04%
MMI	3.96%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	96.04%
Others	3.96%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

May 2020



Fund Details

Investment Objective: To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

Inception Date
25-Jan-2013

NAV as on 29-05-20
Rs. 19.1667

AUM as on 29-05-20
Rs. 18.05 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.18%	1.28%
1 Year	2.12%	6.36%
5 year	6.77%	8.08%
Inception	9.26%	8.75%

Portfolio Duration	4.91	5.05
Portfolio Yield	5.95	6.80

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	20%	3.59
Debt and Money market	70%	100%	80%	14.46

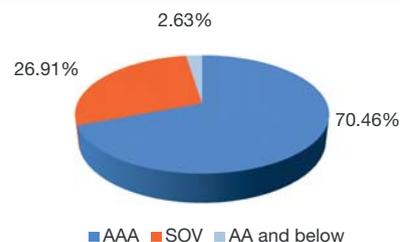
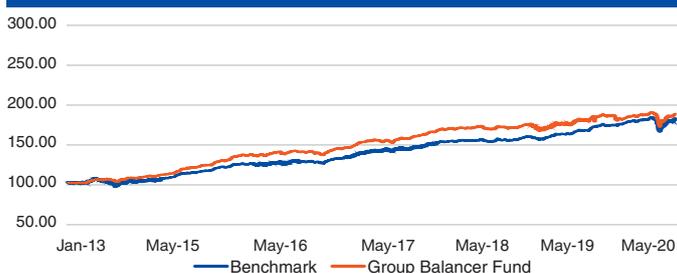
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	9.16%
Reliance Industries Ltd	6.77%
LIC Housing Finance Ltd	5.83%
NTPC Ltd	5.72%
SBI Cards And Payment Services Limited	5.26%
Housing Development Finance Corporation Ltd	3.41%
Rural Electrification Corporation Ltd	2.90%
IDFC Cash Fund -direct Plan -growth	2.79%
Union Bank Of India	1.38%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.29%
Equity	
HDFC Bank Ltd	2.12%
Reliance Industries Ltd	1.78%
ITC Ltd	1.49%
Housing Development Finance Corporation Ltd	1.35%
Kotak Mahindra Bank Ltd	1.32%
Infosys Ltd	1.30%
HCL Technologies Ltd	0.86%
Tata Consultancy Services Ltd	0.83%
ICICI Bank Ltd	0.79%
Hindustan Unilever Ltd	0.76%
G-sec	
Government Of India	19.69%
Food Corporation Of India	4.69%
MMI	
	9.25%

Growth @ Rs 100



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	19.69%
Infrastructure	18.23%
Financial And Insurance Activities	15.67%
Housing Finance Companies	9.24%
Manufacture Of Coke And Refined Petroleum Products	8.55%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.69%
Mutual Fund	4.08%
Computer Programming, Consultancy And Related Activities	3.40%
Manufacture Of Chemicals And Chemical Products	1.65%
Manufacture Of Tobacco Products	1.49%
Others	13.31%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Managed Fund

ULIF00618/08/11MANAGED147

May 2020

Fund Details

Investment Objective: This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection securities.

Inception Date
03-Aug-2011

NAV as on 29-05-20
Rs. 22.7646

AUM as on 29-05-20
Rs. 27.11 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.88%	-1.47%
1 Year	1.03%	3.04%
5 year	6.57%	7.50%
Inception	9.77%	8.70%

Portfolio Duration	5.00	5.05
Portfolio Yield	5.96	6.80

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	29%	7.90
Debt and Money market	60%	100%	71%	19.21

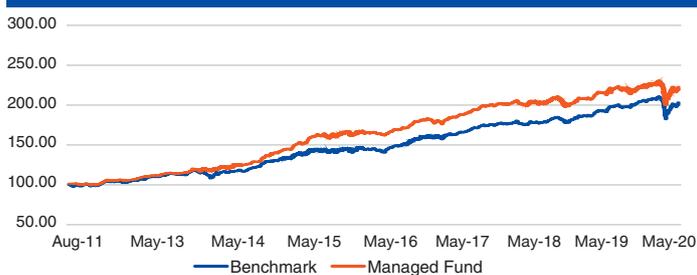
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

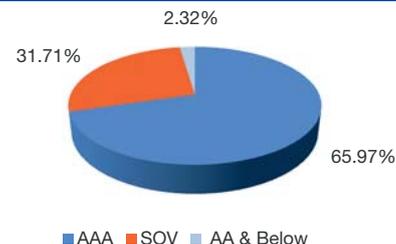
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	6.99%
Housing Development Finance Corporation Ltd	5.47%
Reliance Industries Ltd	5.30%
Rural Electrification Corporation Ltd	5.03%
NTPC Ltd	3.81%
SBI Cards And Payment Services Limited	2.72%
Indian Railway Finance Corporation Ltd	2.29%
IDFC Cash Fund -direct Plan -growth	2.23%
Sundaram Finance Ltd	1.94%
HDB Financial Services Limited	1.10%
Equity	
HDFC Bank Ltd	3.10%
Reliance Industries Ltd	2.64%
ITC Ltd	2.18%
Housing Development Finance Corporation Ltd	1.98%
Kotak Mahindra Bank Ltd	1.93%
Infosys Ltd	1.91%
HCL Technologies Ltd	1.25%
Tata Consultancy Services Ltd	1.21%
ICICI Bank Ltd	1.15%
Hindustan Unilever Ltd	1.11%
G-sec	
Government Of India	20.88%
Food Corporation Of India	5.08%
MMI	
	4.52%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	20.88%
Financial And Insurance Activities	19.01%
Housing Finance Companies	12.46%
Infrastructure	12.18%
Manufacture Of Coke And Refined Petroleum Products	7.94%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.08%
Computer Programming, Consultancy And Related Activities	4.98%
Mutual Fund	2.85%
Manufacture Of Chemicals And Chemical Products	2.42%
Manufacture Of Tobacco Products	2.18%
Others	10.03%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

May 2020



Fund Details

Investment Objective: To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Inception Date
25-Jan-2013

NAV as on 29-05-20
Rs. 19.6420

AUM as on 29-05-20
Rs. 33.10 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-4.68%	-4.21%
1 Year	-2.93%	-0.28%
5 year	5.71%	6.88%
Inception	9.63%	8.34%

Portfolio Duration	4.84	5.05
Portfolio Yield	5.87	6.80

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	41%	13.60
Debt and Money market	40%	80%	59%	19.50

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

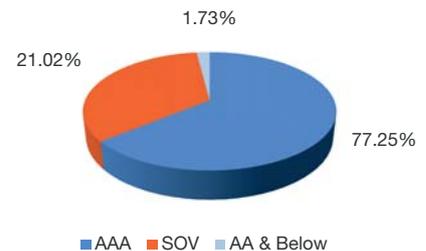
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	7.67%
LIC Housing Finance Ltd	6.35%
SBI Cards And Payment Services Limited	6.06%
Reliance Industries Ltd	4.62%
Rural Electrification Corporation Ltd	3.79%
NTPC Ltd	3.12%
Housing Development Finance Corporation Ltd	2.53%
Power Finance Corporation Ltd	1.23%
Zee Entertainment Enterprises Ltd	0.65%
Dewan Housing Finance Corporation Ltd	0.34%
Equity	
HDFC Bank Ltd	4.20%
Reliance Industries Ltd	3.55%
ITC Ltd	2.94%
Housing Development Finance Corporation Ltd	2.68%
Kotak Mahindra Bank Ltd	2.61%
Infosys Ltd	2.58%
Ingersoll-rand (India) Ltd	1.70%
HCL Technologies Ltd	1.70%
Tata Consultancy Services Ltd	1.64%
ICICI Bank Ltd	1.56%
G-sec	
Government Of India	12.05%
Food Corporation Of India	6.08%
MMI	4.43%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.00%
Infrastructure	16.70%
Government	12.05%
Housing Finance Companies	8.88%
Manufacture Of Coke And Refined Petroleum Products	8.18%
Computer Programming, Consultancy And Related Activities	6.74%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	6.08%
Manufacture Of Chemicals And Chemical Products	3.27%
Manufacture Of Tobacco Products	2.94%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.10%
Others	11.09%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

PE Based Fund

ULIF00526/08/11PEBASED147

May 2020

Fund Details

Investment Objective: To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

Inception Date
22-Jul-2011

NAV as on 29-05-20
Rs. 21.5215

AUM as on 29-05-20
Rs. 23.33 crore

Fund Manager
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-8.28%	-8.96%
1 Year	-8.12%	-6.21%
5 year	3.89%	5.57%
Inception	9.04%	7.71%

Portfolio Duration	1.87	1.96
Portfolio Yield	4.58	6.64

Benchmark: CRISIL Short Term Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	54%	12.68
Debt and Money market	0%	100%	46%	10.65

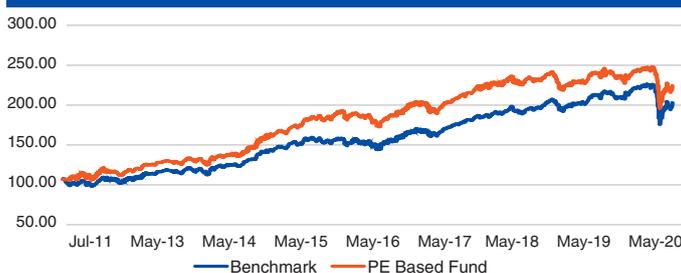
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

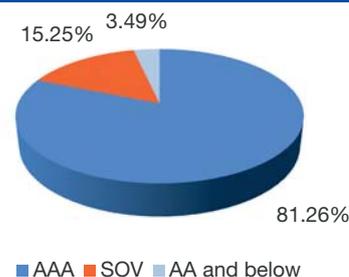
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	7.47%
LIC Housing Finance Ltd	7.22%
Rural Electrification Corporation Ltd	6.26%
Reliance Industries Ltd	3.67%
Housing Development Finance Corporation Ltd	3.52%
NTPC Ltd	2.65%
Sundaram Finance Ltd	1.81%
SBI Cards And Payment Services Limited	1.36%
Dewan Housing Finance Corporation Ltd	0.91%
Power Finance Corporation Ltd	0.64%
Equity	
Kotak Mahindra Mutual Fund-kotak Nifty ETF	6.34%
HDFC Bank Ltd	5.11%
Reliance Industries Ltd	4.37%
ITC Ltd	3.59%
Housing Development Finance Corporation Ltd	3.26%
Kotak Mahindra Bank Ltd	3.17%
Infosys Ltd	3.14%
HCL Technologies Ltd	2.06%
Tata Consultancy Services Ltd	2.00%
ICICI Bank Ltd	1.90%
G-sec	
Government Of India	6.80%
MMI	
	2.70%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.08%
Infrastructure	18.10%
Housing Finance Companies	10.73%
Computer Programming, Consultancy And Related Activities	8.21%
Manufacture Of Coke And Refined Petroleum Products	8.04%
Government	6.80%
Mutual Fund	6.34%
Manufacture Of Chemicals And Chemical Products	3.99%
Manufacture Of Tobacco Products	3.59%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.55%
Others	8.56%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Discontinuance Fund

ULIF00701/01/12DISCONT147

May 2020



Fund Details

Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Inception Date
01-Feb-2012

NAV as on 29-05-20
Rs. 17.6385

AUM as on 29-05-20
Rs. 110.98 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.89%	NA
1 Year	6.37%	NA
5 year	6.49%	NA
Inception	7.05%	NA

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		
Government Of India	Sovereign	77.37%
MMI		
		22.63%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	22.63%	25.11
Debt Instruments	60%	100%	77.37%	85.87

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	77.37%
Others	22.63%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

May 2020



Fund Details

Investment Objective: The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

Inception Date
04-Feb-2016

NAV as on 29-05-20
Rs. 12.7020

AUM as on 29-05-20
Rs. 8.11 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.43%	NA
1 Year	7.50%	NA
5 year	NA	NA
Inception	5.70%	NA

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		
Government Of India	Sovereign	71.70%
MMI		28.30%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	28.30%	2.29
Debt Instruments	60%	100%	71.70%	5.81

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	71.70%
Others	28.30%
Grand Total	100.00%

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Performance Snapshot

Fund v/s Benchmark Return (%) As on 29th May 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	-2.28%	-19.63%	-19.17%	-8.47%	-2.19%	1.11%	9.46%
Benchmark: Nifty 50	-2.84%	-20.54%	-19.65%	-5.54%	-0.14%	2.58%	6.50%
Equity Top 250 Fund	-3.02%	-19.24%	-17.17%	-7.40%	-1.97%	2.16%	9.29%
Benchmark: Nifty 200	-2.39%	-20.21%	-19.66%	-7.27%	-1.38%	2.44%	6.42%
Pension Growth Fund	-3.19%	-21.54%	-21.31%	-10.12%	-3.39%	NA	2.68%
Benchmark: Nifty 50	-2.84%	-20.54%	-19.65%	-5.54%	-0.14%	NA	6.15%
Equity Midcap Fund	-1.83%	-12.47%	-12.95%	-10.58%	-4.70%	NA	0.29%
Benchmark: Nifty Midcap 100 Index	-1.70%	-22.93%	-26.09%	-16.21%	-8.82%	NA	-4.27%
Equity Bluechip Fund	-1.44%	-17.09%	-15.39%	NA	NA	NA	-15.39%
Benchmark: Nifty 50	-2.84%	-20.54%	-19.65%	NA	NA	NA	-19.65%
Bond Fund	1.81%	7.38%	9.94%	9.28%	7.95%	8.34%	9.02%
Benchmark: CRISIL Short Term Bond Fund Index	1.65%	5.10%	10.44%	9.84%	8.17%	8.38%	8.72%
Group Bond Fund	2.53%	7.75%	9.86%	10.48%	7.87%	8.91%	9.42%
Benchmark: CRISIL Composite Bond Fund Index	2.08%	6.75%	13.03%	11.85%	8.62%	9.14%	9.02%
Pension Secure Fund	2.39%	7.20%	8.83%	10.21%	7.84%	NA	9.04%
Benchmark: CRISIL Composite Bond Fund Index	2.08%	6.75%	13.03%	11.85%	8.62%	NA	9.42%
Money Market Fund	1.18%	6.06%	6.95%	7.52%	7.48%	7.66%	8.33%
Benchmark: CRISIL Liquid Fund Index	0.44%	2.75%	6.01%	6.87%	6.87%	7.10%	7.85%
Gilt Fund	2.04%	11.00%	NA	NA	NA	NA	20.39%
Benchmark: CRISIL 10 Year Gilt Index	1.24%	6.53%	NA	NA	NA	NA	12.57%
Group Balancer Fund	1.18%	1.18%	2.12%	5.06%	5.00%	6.77%	9.26%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.15%	1.28%	6.36%	8.61%	7.15%	8.08%	8.75%
Group Growth Fund	0.22%	-4.68%	-2.93%	1.84%	3.75%	5.71%	9.63%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	0.19%	-4.21%	-0.28%	5.23%	5.54%	6.88%	8.34%
Managed Fund	0.16%	-0.88%	1.03%	4.75%	5.20%	6.57%	9.77%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	0.67%	-1.47%	3.04%	6.94%	6.36%	7.50%	8.70%
PE Based Fund	-1.55%	-8.28%	-8.12%	-1.86%	1.64%	3.89%	9.04%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.74%	-8.96%	-6.21%	1.79%	4.03%	5.57%	7.71%
Discontinuance Fund	0.33%	3.89%	6.37%	6.56%	6.23%	6.49%	7.05%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.41%	4.43%	7.50%	6.84%	6.44%	NA	5.70%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

NAV:

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

Holdings:

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

Asset allocation:

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

Fund Manager:

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

Risk profile:

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

Portfolio Duration:

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.